

REMARKS

The Office action mailed August 8, 2006 has been received and reviewed. All pending claims stand rejected. The application is to be amended as previously set forth. All amendments are made without prejudice or disclaimer. No new matter has been added. Reconsideration is respectfully requested.

A. 35 U.S.C. 102:

Claims 1-3, 5, 8-10, 12, 13, 16, 18, and 20 stand rejected under 35 U.S.C. § 102(b) as allegedly being anticipated by Golden. Applicants traverse the rejection.

Golden discloses a legal insurance plan, which, among other legal events, does cover some legal fees associated with a divorce.

Claim 9 has been amended to recite that the couple covered by the program is a cohabiting same sex couple. Basis for the amendment is found in, for example, paragraph [0009] of the as-filed application.

Claim 12 and the claims dependent thereon have been amended to recite that the insurance covers at least some particular financial consequences in addition to legal fees. Basis for the amendment is found in, for example, paragraph [0029] of the as-filed application.

Golden is not believed to disclose such elements, and thus the anticipation rejection should be withdrawn.

B. 35 U.S.C. 103:

Claims 4, 11, 14, 15, and 17 stand rejected under 35 U.S.C. § 103 as allegedly being made obvious by Golden and U.S. Patent Application Publication No. 2005/038681 to Covert. Applicants traverse the rejection.

Neither Covert nor Golden is believed to disclose the elements of amended claim 12, particularly the Markush group of additional financial consequences. Accordingly, the rejection should be withdrawn.

Claims 6, 7, and 19 stand rejected under 35 U.S.C. § 103 as allegedly being made obvious by Golden, Covert, and Mooney. Applicants traverse the rejection.

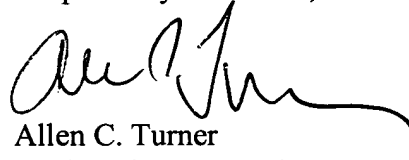
None of the cited references is believed to disclose the elements of amended claim 12, particularly the Markush group of additional financial consequences. Accordingly, the rejection should be withdrawn.

Claim 13 stands rejected under 35 U.S.C. § 103 as allegedly being made obvious by Golden and Flagg. Applicants traverse the rejection.

Neither of the cited references is believed to disclose the elements of amended claim 12, particularly the Markush group of additional financial consequences. Accordingly, the rejection should be withdrawn.

The application should be in condition for allowance. If, however, questions remain after consideration of the foregoing, the Office is kindly requested to contact applicants' attorney at the address or telephone number given herein.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Allen C. Turner", with a long, sweeping horizontal stroke extending to the right.

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